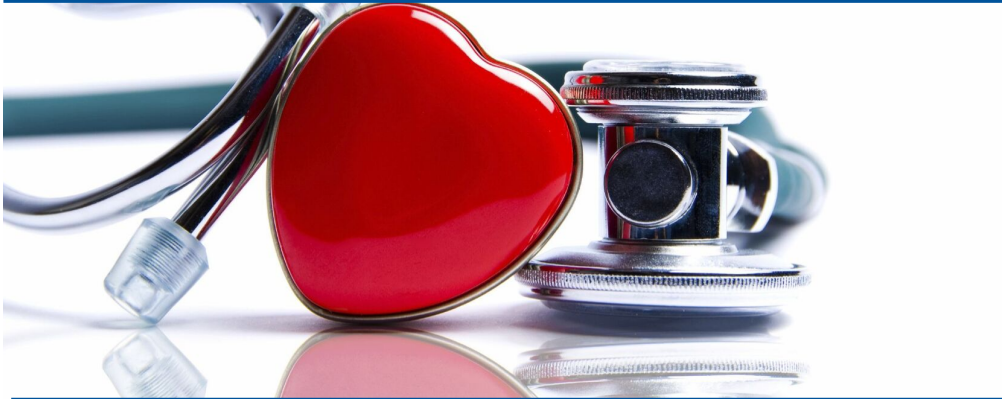


HEALTH: A TEAM SPORT

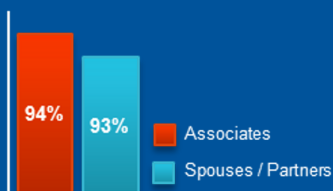
OCTOBER, 2019 HR NEWS SPOTLIGHT




TOTAL REWARDS
STRATEGY
KEEPS 
HEALTHY

B\Well Summary of Participation

Completed Health Assessment & Screening




- 3,618,000 Well-being points
- \$9,369,000 Premium Credits &  HSA Contributions



Offered 50+ Well-Being Activities

- 860 Flu Vaccinations
- 2,334 Associates Walked 8,919 Steps
- 3,815 Biometric Screenings Completed




WELL-BEING PAYS BIG

Sally's payout was 10 pounds lost, a first 5K run, and many friends met using her new Gympass. Sally's newfound commitment to health started with 10,000 steps taken a day during  step competition.

After getting his biometric test, Bob learned he has high cholesterol that could cause serious heart problems. He's now managing his condition through diet, exercise and medication. For Bob, the payout could be shaving points off his LDL by his next annual screening. He's already seeing a return on his investment. Bob feels better, has more energy, and his wife and kids are happy he's healthy. For Bob, well-being pays big!

Sally and Bob aren't real  associates. Of course that is our associates' private data. But, we hear stories like this. And, let's face it. Each of us has a little of Sally and Bob in us. We have our own, personal health goals.  B\Well program is designed to help you achieve those goals.

2019 B\WELL INITIATIVE ENDS STRONG

Just a month after closing the 2019 B\Well initiative, the numbers are adding up. (See the sidebar for impressive results.) The more you do for your well-being, the greater the benefits for many. Kudos to everyone who, like "Bob and Sally," took one small step for personal well-being. Together, this is a giant leap for associates' overall physical and financial health – to the tune of over \$9 million (\$9,369,000 to be exact). That's how much  to associates in HSA contributions and premium credits. This comes out to \$2,384 - \$4,768 for each associate enrolled in a  medical plan (depending on whether associates were in a single or family plan). What's more, the complete strategy (which seeks to promote consumerism and well-being, contain costs and provide flexible medical plan options) has yielded \$14 million in "cost avoidance." That's \$14 million  can invest in other areas.

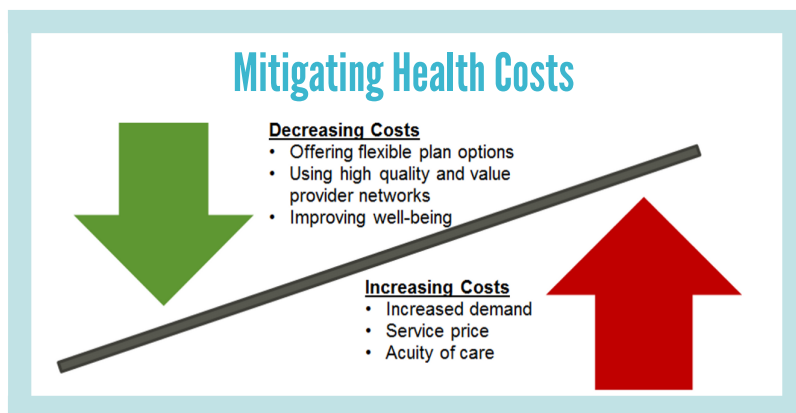
Weigh-in
Complete the
2019 B\Well Survey
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Well-being at [REDACTED] gaining momentum. “We’re hearing more stories from associates who are taking advantage of the programs offered at [REDACTED] and by our partners like UnitedHealthcare and StayWell,” said [REDACTED] and member of the Health Care Subcommittee. The Health Care Subcommittee directs strategies to ensure competitive benefits including access to affordable, quality care.

“We want to continue these trends given health care costs continue to rise,” [REDACTED] said, “we’re all part of the solution to mitigating rising health care costs.”

Health care costs will continue to rise nationally. According to the [American Medical Association](#), just two years ago, Americans spent \$3.5 trillion on health care. Health care premiums, co-pays and out-of-pocket expenses are where we feel the effects. According to [AON](#), medical premiums rose 5% in 2018. That same year, there was no increase to [REDACTED] premiums. The [American Academy of Actuaries](#) projects that U.S. employers will increase medical premiums by about 5-8% in 2020.

Our approach to keeping costs down is comprehensive and effective. Our strategies are working. We've held premiums below average for the past 5 years. For 4 of those years, we had no premium increase.



PLAN OPTIONS PROMOTE CONSUMERISM

In addition to promoting well-being, [REDACTED] medical plans are an important part of the strategy. [REDACTED] plans manage a wide range of care, from office visits and prescriptions to surgery and serious illness.

Two options meet the associate’s distinctive health care needs, so associates don't pay for more plan than they need. Out-of-pocket costs are lower with the Gold Plan, but premiums are a higher than the Silver Plan. The Silver Plan has lower premiums but a higher deductible. Offering two plan options helps you determine the best solution for your family.

These health plans also use a Health Savings Account (HSA) which give associates added savings through tax shelters and interest-bearing savings accounts.

Weigh-In

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Premium providers further strengthen the strategy. While the plan allows you to use any physician, in-network physicians offer a lower cost. Using Premium Designated Tier 1 physicians and facilities give further discounts. These providers and facilities are also recognized for higher value and quality of health care delivery.

WIN-WIN-WIN

We've designed our plans with the associates in mind. And, this is sound business strategy. When we can reduce our medical spend, we can invest more in the firm – growth opportunities, facilities, marketing, salaries, bonuses, well-being programs, training and development. And, when associates do their part, it's a win-win-win. Our success in managing costs ranks us among the top in the industry.

"We benchmark our strategies and results among other employers and continue to be a model among best practices," said [REDACTED]



HEALTH IS A TEAM SPORT

Associates' active engagement (choosing Tier 1 providers, establishing relationships with a primary care doctor, completing an annual biometric screening, managing health risks and participating in well-being programs) has contributed to our success.

According to [REDACTED] "Like everything else we do well at [REDACTED] securing quality, affordable medical care is a team effort."

When it comes to managing health care costs, at [REDACTED] WE > I.

OPEN ENROLLMENT NOV. 4-15

Annual Open Enrollment is an opportunity for associates to change their benefit plans. Mark your calendar for Nov. 4-15 and watch for details.

Weigh-In

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